

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Fay Servicing LLC as servicer for Wilmington Trust,  
National Association, not in its individual capacity, but  
solely as trustee of MFRA Trust 2016-1  
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IN RE:

Monica Buendia

Debtors



Order Filed on August 15, 2018  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 18-22804

CHAPTER: 13

HON. JUDGE.:  
JOHN K. SHERWOOD

**ORDER CONFIRMING NO AUTOMATIC STAY IN EFFECT**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: August 15, 2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Upon the application of Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1, on behalf of its successors and/or assigns (hereinafter collectively “Secured Creditor” and/or “Movant”) for confirmation that the automatic stay provisions under Bankruptcy Code section 362(a) are not in effect for this case as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED** that the automatic stay of Bankruptcy Code Section 362(a) is confirmed to not be in effect and the Movant is permitted to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

[x] Real property commonly known and more fully described as: 23 Bridge Street, Floor 1, Belleville, NJ 07109

**ORDERED** that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversation to any other chapter of the Bankruptcy Code; and it is further

**ORDERED**, that the stay afforded by 11 U.S.C. §362(a) be, and is hereby, modified to permit Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1, its successors and/or assigns, to pursue its rights under applicable state law with respect to the premises 23 Bridge Street, Floor 1, Belleville, NJ 07109; and it is further

**ORDERED**, that the instant order is binding in the event of a conversion; and it is further

**ORDERED**, that the co-debtor stay against “Omar Buendia” is lifted pursuant to 11 U.S.C. 1301(c).

**ORDERED**, that the trustee be informed of any surplus monies resulting from the sale of the collateral.

**ORDERED**, that the movant shall serve this order on the debtor, any trustee, and any other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Monica Buendia  
Debtor

Case No. 18-22804-JKS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2018.

db +Monica Buendia, 23 Bridge Street, FL 1, Belleville, NJ 07109-2409

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2018 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com  
Kenneth J. Rosellini on behalf of Debtor Monica Buendia kennethrosellini@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, not in  
its individual capacity, but solely as trustee for MFRA Trust 2016-1 kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5